

MarkitLend United States Consumer Finance Fund (MarkitLend USCF)

Fund summary

MarkitLend US Consumer Finance Fund (USCF) invests in a well-diversified portfolio of Peer to Peer (P2P) US consumer loans. The Fund focuses its investment in loans with the stated purpose of refinancing credit card debt or debt consolidation. As of April 2020 the portfolio has purchased 2,400 loans. The Fund seeks to achieve a high level of income as well as return of principal with low volatility. Maturities of the loans in the portfolio are up to 60 months. The continuous flow of income and principal enables the fund to reinvest continuously and compound returns. Further, the relatively short duration of the portfolio effectively lowers overall volatility in response to changes in interest rates.

Fund Facts

Asset class	US Consumer Loans – Debt Consolidation
Structure	US LP
Category	Fixed Income Alternative Assets
Pricing	Daily
Registrations	SEC #805-8789336804 ISIN (CUSIP) #US5706501013
Address	Delaware, USA
Net Asset Value per share	\$ 12.16788
Annual return	6.36 %
Volatility	0.16 %
Management fee	1 %
Fund advisor	MarkitLend Investment Advisors (FINRA CRD #286455)
Auditors	PricewaterhouseCoopers (PwC)

Monthly performance

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
2020	0.46%	0.45%	0.71%	0.42%								
2019	0.54%	0.18%	0.52%	0.64%	0.48%	0.47%	0.69%	0.56%	0.65%	0.36%	0.42%	0.53%
2018	0.52%	0.67%	0.85%	0.71%	0.67%	0.77%	0.56%	0.59%	0.44%	0.42%	0.58%	0.62%
2017				-0.08%	-0.14%	0.14%	0.50%	0.81%	0.68%	0.73%	0.78%	0.76%

Note: After the first two months to achieve full investment, all months achieved positive returns. The two month delay to achieve full investment was due to the proprietary algorithms being very selective, what allows the Fund to achieve the steady positive results.